

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3694

In re

Patent Application of

Whitney Hilton Stewart, et al.

Serial No. 10/082,677

Confirmation No. 6623

Filed: February 25, 2002

Examiner: Hai Tran

"ELECTRONIC PAYMENT AND  
AUTHENTICATION SYSTEM WITH DEBIT  
AND IDENTIFICATION DATA  
VERIFICATION AND ELECTRONIC  
CHECK CAPABILITIES"

I, Dorothy A. Hauser, hereby certify that this correspondence is  
being filed electronically on the United States Patent and  
Trademark Office's EFS-web with the Commissioner for Patents,  
on the date of my signature.

  
Signature

February 1, 2010  
Date of Signature

**AMENDMENT AFTER FINAL OFFICE ACTION**  
**UNDER 37 C.F.R. 1.116**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Amendment responds to the final Office action mailed January 5, 2010 and is filed within two months from the mailing date of the final Office action. As discussed below in more detail, in the present Amendment, the rejected claims are amended into allowable form. In the event Applicants have overlooked the need for an extension of time, please consider this a request for the same. Please charge any fee associated with this Amendment or credit any overpayment to Deposit Account 13-3080.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.

**Amendment After Final,**

DO NOT ENTER: /H.T./